



Order Filed on October 29, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

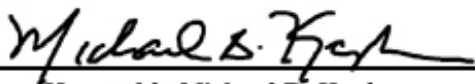
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 dcarlon@kmlawgroup.com Attorneys for Movant MEB Loan Trust IV
In Re: Praveen K. Andapally, Debtor.

Case No.: 21-14926 MBK
Adv. No.:
Hearing Date: 10/27/2021@ 10:00 a.m.
Judge: Michael B. Kaplan

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: October 29, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor: Praveen K. Andapally

Case No.: 21-14926 MBK

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MEB Loan Trust IV, holder of a mortgage on real property located at 6 Richard Road, Edison, NJ 08820, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Eugene R. Roth, Esquire, attorney for Debtor, Praveen K. Andapally, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by February 1, 2022, or as may be extended by an application to extend the loss mitigation period; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make post-petition payments in accordance with the terms of the loss mitigation order while the loss mitigation period is active; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the pre-petition arrears or amounts due, or the difference between the loss mitigation payment and the monthly installment needed to pay the loan in full during the life of the plan, or any other post-petition arrears or amounts due that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

In re:
Praveen K. Andapally
Debtor

Case No. 21-14926-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 29, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:

Recip ID	Recipient Name and Address
db	+ Praveen K. Andapally, 6 Richard Road, Edison, NJ 08820-3028

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Eugene D. Roth	on behalf of Debtor Praveen K. Andapally erothsq@gmail.com
Jonathan C. Schwalb	on behalf of Creditor Fay Servicing LLC as servicer for U.S. Bank National Association, not in its individual capacity but solely in its capacity as Trustee of CIM Trust 2020-R4 bankruptcy@friedmanvartolo.com
Maria Cozzini	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com
Melissa N. Licker	

District/off: 0312-3

User: admin

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Date Rcvd: Oct 29, 2021

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Total Noticed: 1

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely in its capacity as Trustee of CIM
Trust 2020-R4 mlicker@hillwallack.com, HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H Brosha

on behalf of Creditor Green Hollow Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 8